

21ST CENTURY BACCARAT

V 10.0

“NO COMMISSION”
WITH BONUS SIDE BETS



LUCKY MATCH



LUCKY 7



MONSTER & BUSTER

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21st Century Baccarat 10.0

Type of Game

The game of 21st Century Baccarat 10.0 utilizes a player-dealer position and is a California game. The position shall be offered systematically and continuously in a clockwise manner around the table after every two hands. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

Object of the Game

The object of the game is to place a bet on the hand, either player or banker, that will have a point value closer to nine than the other hand.

Description of the Deck and Number of Decks Used

The game is played using a standard 52-card deck and no jokers. Cards may be dealt using either a multiple deck "shoe" or an automated shuffling machine. In either case, a minimum of three and a maximum of eight decks shall be used.

Card Values and Hand Rankings

The value of each card used in 21st Century Baccarat 10.0 shall be as follows: aces have a value of one, tens and picture cards have a value of zero, and two through nine have their face value. When the total numerical value of the cards equals ten or more, only the right-hand digit (numeric count) is considered. The ranking of hands for 21st Century Baccarat 10.0, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Natural 9	A two card hand that has a value of nine. A Natural 9 shall only be achieved when the first two cards dealt to a hand is valued at nine, according to the rules above.
Natural 8	A two card hand that has a value of eight. A Natural 8 shall only be achieved when the first two cards dealt to a hand is valued at eight, according to the rules above.
Nine or Eight	A three card hand that has a value of nine or eight.
Seven through Zero	A two or three card hand that has a value of seven, six, five, four, three, two, one or zero.

Description of Table Used and Total Number of Seated Positions

The game shall be played on a standard baccarat table that accommodates up to seven players and a player-dealer position for a total of eight seated positions. Within each betting area for each seated player, there shall be five separate betting spaces specifically designated for five separate wagers; the Player line, the Banker line, the Monster and Buster Bonus Bet, the Lucky 7 Bonus Bet, and the Lucky Match Bonus Bet. Each betting space at the table has a fixed amount for wagering limits defining the minimum and maximum amounts that may be wagered. Players must bet at least the table minimum. Back-line betting is permitted on base game wagers only.

Method used to Determine Action and Distribution of Cards

The action on payouts will always begin with the player to the left of the player-dealer position and continue clockwise. Wagers will be settled in the following order from player to player: all Player line wagers, then all Banker line wagers, then all Monster and Buster Bonus Bet wagers,

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all Lucky 7 Bonus Bet wagers, and finally all Lucky Match Bonus Bet wagers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.

Dealing Procedures and Round of Play

At the start of a game, a player is offered the player-dealer position. Once a player-dealer position has been established for that game, the house dealer shall wait for each player to make their wager in accordance with the table limits.

Each player then has the following option(s) when placing their wager(s):

- Place a wager on the Player line which pays 1 to 1;
- Place a wager on the Banker line which pays 1 to 1 on all wins except a three-card 7, which shall push;
- If a player placed a wager on the player line or the banker line, that player may place a wager on the Monster and Buster Bonus Bet which pays according to the pay table below;
- If a player placed a wager on the player line or the banker line, that player may place a wager on the Lucky 7 Bonus Bet which pays 40 to 1;
- If a player placed a wager on the player line or the banker line, that player may place a wager on the Lucky Match Bonus Bet which pays according to the pay table below.

Once all wagers are placed, the house dealer deals one card to the right and one card to the left, one by one in rotation, until each hand has a total of two cards each. All cards are dealt face-up. The hand to the left of the house dealer is a community hand that belongs to those that placed a wager on the Banker line. The hand to the right of the house dealer is a community hand that belongs to those that placed a wager on the Player line. The player's hand is resolved first and then the banker's hand is resolved. The hand that is closest to nine wins. After the house dealer delivers the first two cards to both the Player line and Banker line, the following Baccarat rules are followed.

- The player's hand must stand when the hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
- If the player's hand stands, then the banker hand hits on a total of 5 or less.
- If the player's hand hits for a complete hand then the banker's hand hits using the following rules:
 - If the banker's hand total is 3, then the banker's hand is dealt a third card unless the player's third card was an 8.
 - If the banker's hand total is 4, then the banker's hand is dealt a third card unless the player's third card was a 0, 1, 8, or 9.
 - If the banker's hand total is 5, then the banker's hand is dealt a third card if the player's third card was 4, 5, 6, or 7.
 - If the banker's hand total is 6, then the banker's hand is dealt a third card if the player's third card was a 6 or 7.

The following chart shows when the banker hits (H) or stands (S) according to the rules above:

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Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

How Wagers are Paid, Collected and Pushed

Once both hands have been completed, according to the guidelines above, the player's wagers are settled. The following shall apply for each possible outcome when determining the winner. The player-dealer shall pay and collect all wagers accordingly:

- The player-dealer shall pay all winning Player line wagers made by players when the player's hand is closer to nine than the banker's hand.
- The player-dealer shall pay all winning Banker line wagers made by players when the banker's hand is closer to nine than the player's hand. If the banker's hand wins with a three-card total of seven, the wager shall push.
- The player-dealer shall collect all losing Player line wagers when the banker's hand is closer to nine than the player's hand.
- The player-dealer shall collect all losing Banker line wagers when the player's hand is closer to nine than the banker's hand.
- If the first two cards dealt to the player hand equal a natural, the banker hand shall not be allowed to draw any additional cards and the hands shall be settled as-is.
- If the first two cards dealt to the banker hand equal a natural, the player hand shall not be allowed to draw any additional cards and the hands shall be settled as-is.

Monster and Buster Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of one separate wager; the Monster and Buster Bonus Bet. A player may place a Monster and Bonus Bet wager only if he/she has also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The Monster and Buster Bonus Bet wager takes into account the final value of the banker's hand the final value of the player's hand. If a player wagers on the Monster and Buster Bonus Bet and the banker's hand versus the player's hand is 0 or 1 vs. 8 or 9, or 8 or 9 vs. 0 or 1 and the total number of cards dealt is either 4 or 6 cards, the Monster and Buster Bonus Wager shall win.
- If the banker's hand total versus the player's hand total is not the amounts described above or if the total number of cards dealt are not either 4 or 6, the Monster and Buster Bonus Bet wager shall lose.
- Back-line betting is not permitted on the Monster and Buster Bonus Bet wager.
- A minimum of \$1 and a maximum of \$300 may be wagered on the Monster and Buster Bonus Bet and no additional collection fees will be taken.
- The player-dealer shall pay all winning Monster and Buster Bonus Bet wagers and shall collect all losing Monster and Buster Bonus Bet wagers. Wagers are collected or paid, to

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the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

- Winning Monster and Buster Bonus Bet wagers shall be paid according to the pay table, as shown below:

Monster and Buster Bonus Pay Table		
Player vs. Banker Score	Pays	
	6 Cards	4 Cards
0 vs. 9 or 9 vs. 0	18 to 1	4 to 1
1 vs. 9 or 9 vs. 1		
0 vs. 8 or 8 vs. 0		
1 vs. 8 or 8 vs. 1		

Lucky 7 Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Lucky 7 Bonus Bet. A player may place a Lucky 7 Bonus Bet only if he/she has also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The player-dealer shall pay all winning Lucky 7 Bonus bet wagers when the banker's hand beats the player's hand and the banker's hand totals 7 with 3 cards.
- The player-dealer shall collect all losing Lucky 7 Bonus Bet wagers when the banker's hand does not beat the player's with a 3-card hand totaling 7.
- Back-line betting is not permitted on the Lucky 7 Bonus Bet.
- A minimum \$1 and a maximum of \$300 may be wagered on the Lucky 7 Bonus Bet and no additional collection fees will be taken.
- The Lucky 7 Bonus Bet takes into account the total value of the player's hand and the banker's hand after each hand has been completed according to the rules above.
- Winning Lucky 7 Bonus Bet wagers shall be paid 40 to 1.
- Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

Lucky Match Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of one separate wager, the Lucky Match Bonus Bet. A player may place a Lucky Match Bonus Bet wager only if he/she has also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The Lucky Match wager takes into account the cards in the banker's hand and the cards in the player's hand. If a player wagers on the Lucky Match Bonus Bet and the cards in banker's hand in combination with the cards in the player's hand make a qualifying hand as described below, the Lucky Match Bonus Bet wager shall win. For example, if the banker's hand is composed of 2-K-4 and the player's hand is composed of 4-K-4, then the Lucky Match Bonus Bet wager wins and is paid 15 to 1. A pair must be formed by two cards of the same rank, a Jack and a King can't form a pair even though they have the same value of 0. Note that a 4-of-a-kind and a pair will be paid as a 4-of-a-kind.
- If the cards in the banker's hand in combination with the cards in the player's hand is not a qualifying hand as described below, the Lucky Match Bonus Bet wager shall lose.
- Back-line betting is not permitted on the Lucky Match Bonus Bet.

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- A minimum \$1 and a maximum of \$300 may be wagered on the Lucky Match Bonus Bet and no additional collection fees will be taken.
- The player-dealer shall pay all winning Lucky Match Bonus Bet wagers and shall collect all losing Lucky Match Bonus Bet wagers. Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.
- Winning Lucky Match Bonus Bet wagers shall be paid according to the pay table, as shown below:

Lucky Match Pay Table

Winning Hand	Pays
5 or 6 of a Kind	250 to 1
Double Triplets	100 to 1
4 of a Kind	30 to 1
Full House	15 to 1
3 of a Kind	6 to 1
2 or 3 Pairs	4 to 1

Table Layout

